Case 08-07673 Doc 1 Filed 03/31/08 Entered 03/31/08 15:24:33 Desc Main Official Form 1 (04/07) Document Page 1 of 17

United States I Central D	. e.g.e <u> </u>	J. <u>-</u> .	Volu	ntary Petition	
Name of Debtor (if individual, enter Last, First, Middle):  Lorenzen, Stephanie,		Name of Joint Debtor (Spouse) (Last, First, Middle):			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			s used by the Joint I I, maiden, and trade	Debtor in the last 8 ye names):	years
Last four digits of Soc. Sec./Complete EIN or other Tax I.D state all): 6918	D. No. (if more than one,	Last four digits state all):	of Soc. Sec./Compl	ete EIN or other Tax	x I.D. No. (if more than one,
Street Address of Debtor (No. & Street, City, and State): 5232 N. Lieb Ave		Street Address o	of Joint Debtor (No.	& Street, City, and	State):
Chicago, IL	CODE <b>60630</b>				ZIP CODE
County of Residence or of the Principal Place of Business: COOK		County of Resid	ence or of the Princ	cipal Place of Busine	ess:
Mailing Address of Debtor (if different from street address	):	Mailing Address	s of Joint Debtor (if	different from street	t address):
ZIP	CODE				ZIP CODE
Location of Principal Assets of Business Debtor (if different	from street address above):				ZIP CODE
Type of Debtor (Form of Organization) (Check one box.)  ☐ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  ☐ Corporation (includes LLC and LLP) Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)  ☐ Filing Fee (Check one box) ☐ Full Filing Fee attached ☐ Filing Fee to be paid in installments (applicable to indisigned application for the court's consideration certifying unable to pay fee except in installments. Rule 1006(b)	ng that the debtor is	e as defined in 11  Intity licable) organization nited States enue Code.)  Check one Debtor Debtor Check if: Debtor'	Chapter 7 Chapter 9  Debts are p debts, defin § 101(8) as individual p personal, fa hold purpos  box: is a small business is not a small business 's aggregate noncon	Chapter 11 Chapter 12 Chapter 13 Chapter 13 Chapter 13 Nature of (Check of the chapter of the ch	Chapter 15 Petition for Recognition of a Foreign Main Proceeding Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  of Debts  Debts are primarily business debts.  tors  11 U.S.C. § 101(51D). d in 11 U.S.C. § 101(51D).
☐ Filing Fee waiver requested (applicable to chapter 7 in attach signed application for the court's consideration.  Statistical/Administrative Information ☐ Debtor estimates that funds will be available for distril ☐ Debtor estimates that, after any exempt property is except the state of t	A plan Accept of cred		rere solicited prepeti e with 11 U.S.C. § 1	tion from one or more classes 126(b).  PACE IS FOR COURT USE ONLY	
\$10,000 \$100,000 \$1 m Estimated Liabilities \$0 to \$50,000 to \$100	5,001- 10,001- 25,0 10,000 25,000 50,0 0,000 to \$1 million \$100 millio	001- 50,001- 100,000	Over 100,000   More than \$100 a		

Case 08-07673 Doc 1 Filed 03/31/08 Entered 03/31/08 15:24:33 Desc Main Official Form 1 (04/07) FORM B1, Page 2 Page 2 of 17 Document Voluntary Petition Name of Debtor(s): (This page must be completed and filed in every case) Stephanie Lorenzen All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Location Case Number: Date Filed: **NONE** Where Filed: Location Date Filed: Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: NONE Relationship: Judge: District: Exhibit A Exhibit B (To be completed if debtor is required to file periodic reports (e.g., forms 10K and (To be completed if debtor is an individual whose debts are primarily consumer debts) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). Exhibit A is attached and made a part of this petition. s/JQuinn 3/31/2008 Signature of Attorney for Debtor(s) Date Jill Rose Quinn 06184392 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition.  $\mathbf{\Lambda}$ No Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) V Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate. general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District. or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following). (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

filing of the petition.

Case 08-07673 Doc 1 Filed 03/31/08 Official Form 1 (04/07) Document	B Entered 03/31/08 15:24:33 Desc Main Page 3 of 17 FORM B1, Page 3			
Voluntary Petition	Name of Debtor(s):			
(This page must be completed and filed in every case)	Stephanie Lorenzen			
	_			
Sign	atures			
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative			
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.			
chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	(Check only <b>one</b> box.)			
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	☐ I request relief in accordance with chapter 15 of Title 11, United States Code.  Certified Copies of the documents required by § 1515 of title 11 are attached.			
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.			
X s/ Stephanie Lorenzen	X Not Applicable			
Signature of Debtor Stephanie Lorenzen	(Signature of Foreign Representative)			
X Not Applicable				
Signature of Joint Debtor	(Printed Name of Foreign Representative)			
Telephone Number (If not represented by attorney)				
3/31/2008	Date			
Date				
Signature of Attorney X s/JQuinn	Signature of Non-Attorney Petition Preparer			
Signature of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as			
Jill Rose Quinn Bar No. 06184392	defined in 11 U.S.C. § 110; (2) 1 prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition prepares, I have given the debtor			
Printed Name of Attorney for Debtor(s) / Bar No.				
Law Offices of Jill Rose Quinn	notice of the maximum amount before preparing any document for filing for a debtor			
Firm Name	or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.			
4825 North Mason Avenue, #104-105 Chicago, Illinois 60630				
Address	Not Applicable			
	Printed Name and title, if any, of Bankruptcy Petition Preparer			
(773) 777-9277 (773)777-9275 Telephone Number	Social Security number(If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or			
3/31/2008	partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. 110.)			
Date				
Signature of Debtor (Corporation/Partnership)	Address			
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the				
debtor.	X Not Applicable			
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date			
X Not Applicable	Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or			
X Signature of Authorized Individual	partner whose social security number is provided above.			
Printed Name of Authorized Individual	Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:			
Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming			
	to the appropriate official form for each person.  A bankruptcy petition preparer 's failure to comply with the provisions of title 11 and			
Date	the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.			

Case 08-07673 Doc 1 Filed 03/31/08 Entered 03/31/08 15:24:33 Desc Main Document Page 4 of 17

FORM B6A (10/05)

n re:	Stephanie Lorenzen	Case No.	
	Debtor		(If known)

## **SCHEDULE A - REAL PROPERTY**

MPLS, MN 55408	Total	<u> </u>	\$ 179,900.00	Ų 170,070.33
3555 Aldrich Ave S	Fee Owner		\$ 179,900.00	\$ 179,379.95
DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM

(Report also on Summary of Schedules.)

Case 08-07673 Doc 1 Filed 03/31/08 Entered 03/31/08 15:24:33 Desc Main Document Page 5 of 17

FormB6B (10/05)

n re	Stephanie Lorenzen	Case No.	
	Debtor	_,	(If known)

## **SCHEDULE B - PERSONAL PROPERTY**

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		cash on hand		40.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking		2,000.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Savings		645.98
<ol><li>Security deposits with public utilities, telephone companies, landlords, and others.</li></ol>	X			
Household goods and furnishings, including audio, video, and computer equipment.		Tv, Electronics, furniture		500.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Art and books		150.00
6. Wearing apparel.		used clothing		25.00
7. Furs and jewelry.		Jewelry		100.00
Firearms and sports, photographic, and other hobby equipment.	Х			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			
10. Annuities. Itemize and name each issuer.	Х			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).		401K Mesirow Financial		1,500.00
Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule		Roth Chase		1,900.00

Case 08-07673 Doc 1 Filed 03/31/08 Entered 03/31/08 15:24:33 Desc Main Document Page 6 of 17

Form B6B-Cont. (10/05)

n re	Stephanie Lorenzen	Stephanie Lorenzen		
		Debtor	-,	(If known)

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give Particulars.	Х			
Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
Interests in partnerships or joint ventures. Itemize.	Х			
Government and corporate bonds and other negotiable and nonnegotiable instruments.	Х			
16. Accounts receivable.	Х			
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х			
Other liquidated debts owed to debtor including tax refunds. Give particulars.	Х			
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	Х			
Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Passat		0.00
26. Boats, motors, and accessories.	Х			
27. Aircraft and accessories.	Х			
28. Office equipment, furnishings, and supplies.	Х			

Case 08-07673 Doc 1 Filed 03/31/08 Entered 03/31/08 15:24:33 Desc Main Document Page 7 of 17

Form B6B-Cont. (10/05)

n re	Stephanie Lorenzen		Case No.	
		Debtor		(If known)

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
29. Machinery, fixtures, equipment and supplies used in business.	Х			
30. Inventory.	х			
31. Animals.	х			
32. Crops - growing or harvested. Give particulars.	Х			
33. Farming equipment and implements.	Х			
34. Farm supplies, chemicals, and feed.	Х			
35. Other personal property of any kind not already listed. Itemize.	Х			
		2 continuation sheets attached Total	al >	\$ 6,860.98

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Case 08-07673 Doc 1 Filed 03/31/08 Entered 03/31/08 15:24:33 Desc Main Document Page 8 of 17

Official Form 6C (04/07)

In re	Stephanie Lorenzen		Case No.	
	Debto	,		(If known)

## **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
2003 Passat	735 ILCS 5/12-1001(b)	0.00	0.00
401K Mesirow Financial	735 ILCS 5/12-1001(b)	1,500.00	1,500.00
Art and books	735 ILCS 5/12-1001(b)	150.00	150.00
cash on hand	735 ILCS 5/12-1001(b)	0.00	40.00
Checking	735 ILCS 5/12-1001(b)	1,220.00	2,000.00
Jewelry	735 ILCS 5/12-1001(b)	100.00	100.00
Roth Chase	735 ILCS 5/12-1001(b)	505.00	1,900.00
Savings	735 ILCS 5/12-1001(b)	0.00	645.98
Tv, Electronics, furniture	735 ILCS 5/12-1001(b)	500.00	500.00
used clothing	735 ILCS 5/12-1001(b)	25.00	25.00

Case 08-07673 Doc 1 Filed 03/31/08 Entered 03/31/08 15:24:33 Desc Main Document Page 9 of 17

Official Form 6D (10/06)

In re	Stephanie Lorenzen	Case No.	
	Debtor	_	(If known)

## **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 477890-0 Emmigrant Mortgage 5 E. 42nd Street New York, NY 10017			Mortgage 3555 Aldrich Ave S VALUE \$179,900.00				160,862.00	0.00
ACCOUNT NO. 0001749002  Franklin Credit 101 Hudson Street, 25th FL Jersey City, NJ 07302			VALUE \$0.00				18,517.00	0.00
ACCOUNT NO.  Gary & Jenifer Lorenzen 8463 253rd Street Forest Lake, MN 55025			Paid off car loan VALUE \$0.00				11,500.00	0.00

continuation sheets attached

Subtotal → (Total of this page)

Total > (Use only on last page)

\$ 190,879.00	\$ 0.00	
\$ 190,879.00	\$ 0.00	

(Report also on Summary of (If applicable, report schedules)

Schedules)

Summary of Certain Liabilities and Related Data.)

Case 08-07673 Doc 1 Filed 03/31/08 Entered 03/31/08 15:24:33 Desc Main Document Page 10 of 17

Official Form 6E (04/07)

In re	Stephanie Lorenzen	Case No.	
	Debtor		(If known)

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

¥	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations
	Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or consible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in J.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case
арр	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the ointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying ependent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation iness, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans
ces	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals
hou	Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or usehold use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of vernors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. 07 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated
ano	Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, of their substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

Case 08-07673 Doc 1 Filed 03/31/08 Entered 03/31/08 15:24:33 Desc Main Document Page 11 of 17

Official Form 6E (04/07) - Cont.

In re	Stephanie Lorenzen		(	Case No.	
	Otophanio Edicinzon	Debtor	,		(If known)

### **SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.									

Sheet no.  $\underline{1}$  of  $\underline{1}$  continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals ➤ (Totals of this page)

Total >

(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

Total > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data. )

\$ 0.00	\$ 0.00	\$ 0.00
\$ 0.00		
	\$ 0.00	\$ 0.00

Case 08-07673 Doc 1 Filed 03/31/08 Entered 03/31/08 15:24:33 Desc Main Document Page 12 of 17

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In re	Stephanie Lorenzen		Case No.	
		Dahtan,	(If known)	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Check this box if debtor has no cr	eui	1013	holding unsecured nonpriority claims to report	UIII	1113	JUITE	edule F.
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. GX754C3897069181							19,858.40
ACS Educational Services PO Box 7051 Utica, NY 13504-7051							
ACCOUNT NO. <b>31007</b>							13,004.62
American Express Po Box 0001 Los Angeles, CA 90096-0001							
ACCOUNT NO. 74975911898983							16,000.00
Bank of America PO Box 15102 Wilmington, DE 19886-5102							
ACCOUNT NO. 9702							9,156.61
Discover Card PO Box 30395 Salt Lake City, UT 84130		ı					
ACCOUNT NO. 5490998388380850							5,000.00
FIA Card Services PO Box 37291 Baltimore, MD 21297-3291							

1 Continuation sheets attached

Subtotal > \$ 63,019.63

Total > (Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

Case 08-07673 Doc 1 Filed 03/31/08 Entered 03/31/08 15:24:33 Desc Main Document Page 13 of 17

Official Form	6F (10/06)	- Cont.
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In re	Stephanie Lorenzen	Case No.
	Dobtor	(If known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	соревтоя	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4355775457000479							11,212.00
US Bank PO Box 790408 St.Louis, MO 63179-0408							

Sheet no.  $\underline{1}$  of  $\underline{1}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 11,212.00

Total > \$ 74,231.63

	Case 08-07673	Doc 1		Entered 03/31/08 15:24:33 Page 14 of 17	Desc Main
Form B6G			Document	1 age 14 01 17	
10/05)					

(10/05)			
In re:	Stephanie Lorenzen	Case No.	
	Debtor		(If known)

# **SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

	Case 08-07673	Doc 1	Filed 03/31/08 Document	Entered 03/31/08 15:24:33 Page 15 of 17	Desc Main
Form B6H (10/05)				Ü	
` '	ohanie Lorenzen			Case No.	
			Debtor	<del></del> ,	(If known)
		SC	HEDULE H	- CODEBTORS	
<b>√</b> C	Check this box if debtor has	no codebtors			
	NAME AND ADDRES	SS OF CODEE	BTOR	NAME AND ADDRESS O	F CREDITOR

Case 08-07673 Doc 1 Filed 03/31/08 Entered 03/31/08 15:24:33 Desc Main Official Form 6I (10/06) Document Page 16 of 17

In re	Stephanie Lorenzen		Case No.	
		Debtor		(If known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 7, 11, 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status: <b>Single</b>	DEPENDENTS OF DEBTOR AND SPOUSE						
	RELATIONSHIP(S):	IIP(S):					
Employment:	DEBTOR		SPOUSE				
Occupation unen	nployed						
Name of Employer	• •						
How long employed							
Address of Employer							
INCOME: (Estimate of average or case filed)	projected monthly income at time		DEBTOR	SPOUSE			
Monthly gross wages, salary, an (Prorate if not paid monthly.)	nd commissions	\$	1,599.00	\$			
2. Estimate monthly overtime		\$	0.00	\$			
3. SUBTOTAL		\$	1,599.00	\$			
4. LESS PAYROLL DEDUCTION	IS	<u> </u>	1,000.00	·			
a. Payroll taxes and social se	ecurity	\$	0.00	\$			
b. Insurance		\$	0.00	\$			
c. Union dues		\$	0.00	\$			
d. Other (Specify)		\$	0.00	\$			
5. SUBTOTAL OF PAYROLL DE	EDUCTIONS	\$	0.00	\$			
6. TOTAL NET MONTHLY TAKE	HOME PAY	\$	1,599.00	\$			
7. Regular income from operation (Attach detailed statement)	of business or profession or farm	\$	0.00	\$			
8. Income from real property		\$ \$	0.00	\$			
Interest and dividends		\$ \$	0.00	\$ \$			
	ort payments payable to the debtor for the dents listed above.	\$ \$	0.00	\$			
11. Social security or other govern							
(Specify)		\$	0.00	\$			
12. Pension or retirement income		\$	0.00	\$			
13. Other monthly income							
(Specify)		\$	0.00	\$			
14. SUBTOTAL OF LINES 7 THE	ROUGH 13	\$	0.00	\$			
15. AVERAGE MONTHLY INCOM	ME (Add amounts shown on lines 6 and 14)	\$	1,599.00	\$			
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)		_	\$ 1,599	.00			
,	ease in income reasonably anticipated to occur within	Statistical S	ummary of Čertain Li	edules and, if applicat iabilities and Related ment.:			

Case 08-07673 Doc 1 Filed 03/31/08 Entered 03/31/08 15:24:33 Desc Main Document Page 17 of 17

#### Official Form 6J (10/06)

<sup>In re</sup> Stephanie Lorenzen		Case No.	
	Debtor	<del></del>	(If known)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

mplete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family.

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtors made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	s family. Pro rate a	any payments
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate expenditures labeled "Spouse."	arate schedule of	
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	2,412.09
a. Are real estate taxes included? Yes No ✓	·	
b. Is property insurance included? Yes No ✓		
2. Utilities: a. Electricity and heating fuel	\$	170.00
b. Water and sewer	\$	0.00
c. Telephone	\$	125.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	50.00
4. Food	\$	250.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	150.00
7. Medical and dental expenses	\$	100.00
8. Transportation (not including car payments)	\$	50.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	6.50
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	75.00
e. Othe <u>r</u>	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	270.00
b. Other Student Loan	\$	150.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	3,908.59
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	Ψ	3,900.39
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the	filing of this docu	ment:
20. STATEMENT OF MONTHLY NET INCOME		<u> </u>
a. Average monthly income from Line 15 of Schedule I	\$	1,599.00
b. Average monthly expenses from Line 18 above	\$	3,908.59
c. Monthly net income (a. minus b.)	\$	-2,309.59
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